









SUMMER 2004



KEEPING CHIP FAMILIES INFORMED

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IMPORTANT CHIP POLICY CHANGE

A new policy change began July 1st, 2004. CHIP eligibility is now based on everyone you list on your renewal application as living in your home at least 50% of the time and their income. All people living in your household and their incomes will be counted. However, your child's earned income is not counted if he or she is in school.

Your child's current CHIP coverage will not change at this time. You will receive your renewal application about 10 months after you last applied or renewed CHIP coverage.

In the past, we determined CHIP eligibility based on only the immediate family members in your household and their income. If you listed aunts, uncles, grandparents, friends, etc. we did not count them in your household, and we did not count their incomes.

CHIP is making this policy change to treat all applicants as fairly as possible and to better reflect actual households where children enrolled in CHIP live. If you have questions, please call the CHIP Family Health Line at 1-877-543-7669.

KNOW THE SIGNS AND SYMPTOMS OF PRETERM LABOR

Premature birth is one of the nation's most serious health problems. Each year in Montana over 1,100 babies are born premature. Women who recognize the symptoms of preterm labor may be able to get medical help sooner ... and improve their baby's chances for a healthy life. Women who have had a premature baby are at higher risk.

Preterm labor is labor that occurs before the 37th week of pregnancy. Most pregnancies last 38-42 weeks. Due dates are 40 weeks after the first day of the last menstrual period. Preterm labor can happen to any woman. Only about half the women who have preterm labor fall into any known risk group. About 12 percent of births (1 in 8) in the United States are preterm. Babies who are born preterm are at higher risk of needing long-term hospitalization, having long-term health problems and of dying than babies born on or around their due date.

Preterm labor may sometimes be stopped with a combination of medications and rest. More often, birth can be delayed just long enough to transport the woman to a hospital with a neonatal intensive care unit (NICU). Medication is available to help speed up the baby's lung development before birth. Call your health care provider or go to the hospital right away if there are **any** signs of preterm labor. The signs of preterm labor include:

- Contractions (the abdomen tightens like a fist) every 10 minutes or more often
- Leaking fluid or bleeding from your vagina
- Pelvic pressure—the feeling that the baby is pushing down
- Low, dull backache
- Abdominal cramps with or without diarrhea.

If you have other questions about pregnancy, feel free to check out the March of Dimes website at www.marchofdimes.com or the Pregnancy and Newborn Health Educational Center (e-mail: askus@marchofdimes.com).



BE SAFE

Car crashes are the number one preventable cause of death and injury to children. A sudden stop at 30 mph could cause as much damage as a fall from a 3-story building. Most of the injuries or deaths can be prevented. Montana law requires all children weighing less than 60 pounds to be properly secured in a child safety restraint when riding in a motorized vehicle.



Infants need to be in rear-facing infant only or rear-facing convertible (infant to toddler) car seats until they are 1 year old and 20 pounds. Children who reach 20 pounds before their first birthday still need to be in rear-facing car seats. Toddlers up to 40 pounds need forward-facing car seats. Children over 40 pounds should be placed in belt positioning booster seats. Some common mistakes include straps too loose, straps in the wrong position and wrong seat belt paths through the seat.

Seat belts are not designed for young children. A booster seat raises the child so that the seat belt fits properly. The shoulder belt should cross the child's chest and rest snugly on the shoulder, midway between the neck and the collarbone. The lap belt should rest low near

the top of the thighs and never across the stomach. Children are usually big enough to use a seat belt properly around the age of 8. Other signs that children are ready for seat belts are if they are over 60 pounds and can sit all the way back against the auto seat with their knees bent comfortably at the edge of the auto seat. Children's ears should not be higher than the seat back.

Remember, every child should be either in a car seat, booster seat, or properly restrained with a seat belt. All children age 12 and under should ride in the backseat. Look for car seat inspection stations in your area. Keep your children safe, and you will be hearing "Are we there yet???" for a long time.

CHIP CO-PAYMENTS

Many CHIP families make co-payments when their children receive health care services. The total co-payments should not be more than \$215 during the benefit year (October 1-September 30). If your family has reached this amount, you will get a letter and new ID cards to show you do not need to make co-payments for the rest of the benefit year.

If your family has paid more than \$215 in co-payments since October 1, you may submit your receipts to CHIP. We will reimburse you for any amount paid over \$215 based on your receipts. Send the receipts to CHIP, PO Box 202951, Helena, MT 59620-2591 or call 1-877-543-7669 for more information.



FROZEN YOGURT POPS

Things needed:

- One 8-ounce container of your favorite yogurt.
- Small paper cups
- Popsicle sticks or plastic spoons
- Plastic wrap or plastic baggies

Directions:

1. Pour yogurt into small paper cups. Fill them almost to the top.
2. Stretch a small piece of plastic wrap across the top of each cup.
3. Using a Popsicle stick (or plastic spoon), poke a hole in the plastic wrap. Stand the stick straight up in the middle of the cup.
4. Put the cups into the freezer until yogurt is frozen solid.
5. Remove the plastic wrap, peel away the paper cup, and eat your cool treat!

You can fill cups half way with one flavor; follow directions in steps 2, 3, and 4. Remove your pops from the freezer; take off the plastic wrap, and spoon in another flavor of yogurt that's a different color. Put the plastic wrap back on the cup and freeze once more. When your pops are frozen, you'll have a two-colored treat!! Enjoy.

Important Information



CHIP: 1-877-KIDSNow
(1-877-543-7669)
FAX: 1-877-418-4533
These are free calls.



CHIP E-mail
chip@state.mt.us

CHIP Website
www.chip.state.mt.us



CHIP
P.O. Box 202951
Helena, MT 59620-2951



BlueCHIP
Blue Cross Blue Shield of Montana
1-800-447-7828
extension 8647